

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16–26043–MBK  
Chapter: 7  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michele Leblanc  
13 Plymouth Court  
Bordentown, NJ 08505

Social Security No.:  
xxx–xx–7571

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 10, 2018

JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michele Leblanc  
 Debtor

Case No. 16-26043-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db +Michele Leblanc, 13 Plymouth Court, Bordentown, NJ 08505-3125  
 516350866 +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218  
 516350867 +KML Law group, 701 Market St #500, Philadelphia, PA 19106-1538  
 516466307 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 516350869 +Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806  
 516690869 +PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444, Attn: Bankruptcy  
 516350871 +PSEG, PO Box 570, Newark, NJ 07101-0570  
 516350870 +Progressive Insurance, PO Box 7247-0311, Philadelphia, PA 19170-0001  
 516350872 +Radon Wetter, 245 Route 22 West, Bridgewater, NJ 08807-2560  
 516350874 Superior Court Of New Jersey, PO Box 971, Trenton, NJ 08650  
 516659326 +Williamsburg VillaQe Condo. Assoc., Inc., Susan J. Radom, Esq.,  
 245 Route 22 West, Suite 201, Bridgewater, NJ 08807-2560  
 516350876 +Williamsburg Village Condo Assoc, 47 Georgetown Rd, Bordentown, NJ 08505-2415

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr E-mail/Text: bnc@russotrustee.com Dec 11 2018 00:08:05 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853

smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 11 2018 00:06:59 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 11 2018 00:06:54 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516357482 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 11 2018 00:16:28  
 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347

516350862 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Dec 11 2018 00:15:50  
 Capital One Auto Finance, 3905 Dallas Parkway, Plano, TX 75093-7892

517635905 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 11 2018 00:16:06  
 Capital One Auto Finance, a division of Capital On, c/o AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

517629597 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 11 2018 00:15:47  
 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360

516350863 +E-mail/Text: bankruptcy@cavps.com Dec 11 2018 00:07:20 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Valhalla, NY 10595-2322

516354324 +E-mail/Text: bankruptcy@cavps.com Dec 11 2018 00:07:20 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516350864 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Dec 11 2018 00:07:34 Comcast,  
 800 Rahway Ave., Union, NJ 07083-6691

516350865 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 11 2018 00:07:53  
 Credit Collection Service, PO Box 9134, Needham Heights, MA 02494-9134

516520389 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 11 2018 00:06:53 MIDLAND FUNDING LLC,  
 PO Box 2011, Warren, MI 48090-2011

516350868 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 11 2018 00:06:53 Midland Funding,  
 8875 Aero Drive, San Diego, CA 92123-2255

516697307 +E-mail/Text: bankruptcy@pseg.com Dec 11 2018 00:06:05 PSE&G, Attn: Bankruptcy Dept.,  
 PO Box 490, Cranford NJ 07016-0490

516350875 +E-mail/PDF: gecsedirecoverycorp.com Dec 11 2018 00:15:43 Synchrony Bank, PO Box 965005,  
 Orlando, FL 32896-5005

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516350873 ##+Stellar Recovery Inc., 1327 Highway 2 W, Suite 100, Kalispell, MT 59901-3413

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: cscnodsc

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Total Noticed: 27

Date Rcvd: Dec 10, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance  
jschwartz@mesterschwartz.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Laurence R. Sheller on behalf of Debtor Michele Leblanc laurence.sheller@gmail.com  
TOTAL: 9